

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MIGUEL PADILLA
SUSAN A PADILLA
Debtor(s)

Case No. 07-06086

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/04/2007.
- 2) The plan was confirmed on 06/29/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/02/2009, 02/11/2010, 10/12/2010.
- 5) The case was converted on 10/28/2010.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$61,650.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$30,928.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$30,928.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,074.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,543.71
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,617.71**

Attorney fees paid and disclosed by debtor: \$926.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEN LEWIS & ASSOC	Unsecured	1,373.00	NA	NA	0.00	0.00
AT&T	Unsecured	28.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	822.00	869.84	869.84	219.23	20.62
CAVALRY INVESTMENTS	Unsecured	184.00	NA	NA	0.00	0.00
CAVALRY INVESTMENTS	Unsecured	148.00	NA	NA	0.00	0.00
CITIMORTGAGE INC	Secured	22,098.68	22,098.68	22,098.68	22,098.68	0.00
CITIMORTGAGE INC	Secured	NA	NA	NA	0.00	0.00
CONSOLIDATED PATHOLOGY CONSU	Unsecured	62.00	NA	NA	0.00	0.00
CONSUMERS COOP CU	Unsecured	8,183.00	NA	NA	0.00	0.00
CONSUMERS COOP CU	Unsecured	NA	NA	NA	0.00	0.00
CREATIVE REHAB	Unsecured	345.00	NA	NA	0.00	0.00
CREDITOR PROTECTION ASSOC	Unsecured	82.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,739.00	1,754.78	1,754.78	442.26	41.73
IL COLLECTION SERVICES	Unsecured	56.30	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,638.24	96.80	96.80	96.80	2.08
LAKE FOREST HOSPITAL	Unsecured	1,204.00	NA	NA	0.00	0.00
MAGES & PRICE	Unsecured	243.80	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	15,774.00	15,847.32	15,847.32	3,994.11	376.92
NATIONAL RECOVERIES INC	Unsecured	77.00	77.19	77.19	15.92	1.94
NICS	Unsecured	781.00	NA	NA	0.00	0.00
NICS	Unsecured	50.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	154.60	NA	NA	0.00	0.00
PROFESSIONAL CREDIT SERVICES	Unsecured	183.00	NA	NA	0.00	0.00
PROGRESSIVE MANAGMENT SYSTEM	Unsecured	155.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	42.86	NA	NA	0.00	0.00
REBECCA BIER PSY.D	Unsecured	150.00	NA	NA	0.00	0.00
SALLIE MAE LSCF	Unsecured	2,839.00	NA	NA	0.00	0.00
SUPERIOR MANAGEMENT	Unsecured	573.90	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$22,098.68	\$22,098.68	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$22,098.68	\$22,098.68	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$96.80	\$96.80	\$2.08
TOTAL PRIORITY:	\$96.80	\$96.80	\$2.08
GENERAL UNSECURED PAYMENTS:	\$18,549.13	\$4,671.52	\$441.21

Disbursements:		
Expenses of Administration	<u>\$3,617.71</u>	
Disbursements to Creditors	<u>\$27,310.29</u>	
TOTAL DISBURSEMENTS :		<u>\$30,928.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/24/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.